



Order Filed on July 7, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for: US Bank Trust National  
Association, Not In Its Individual Capacity But  
Solely As Owner Trustee For VRMTG Asset  
Trust

In Re:  
Denise M. Alliano  
aka Denise M. Hunter

Debtor

Case Number: 21-19430-ABA

Judge: Andrew B. Altenburg, Jr.

Hearing Date(s): June 14, 2022 at 10:00 a.m.

Chapter: 13

Recommended Local Form


☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

**DATED: July 7, 2022**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant:	US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust
Applicant's Counsel:	Steven Kelly
Debtor's Counsel:	Lee Martin Perlman
Property Involved ("Collateral"):	407 Lincoln Avenue, Collingswood, NJ 08108

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay  
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the  
following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for **6** months, from **01/01/2022** to **06/01/2022**.
- ☒ The Debtor is overdue for **6** payments at **\$1,590.28** per month.
- ☐ The Debtor is assessed for \_\_\_ late charges at \$ \_\_\_\_\_ per month.
- ☒ Applicant acknowledges receipt of funds in the amount of **\$0.00** received after the motion  
was filed.

Total Arrearages Due: **\$9,541.68**.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of **\$9,541.68**. Payment shall be made no later  
than **June 21, 2022**.

☒ Beginning on **07/01/2022**, regular monthly mortgage payments shall continue to be made in the amount of **\$1,590.28** or as adjusted by any timely filed Notice of Mortgage Payment Change under Fed. R. Bank. P. 3002.1(b).

☐ Beginning on \_\_\_\_\_ additional monthly cure payments shall be made in the amount of \_\_\_\_\_ for \_\_\_\_\_ months.

☐ The amount of \$ \_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$ \_\_\_\_\_ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment:

**Fay Servicing, LLC**  
**Bankruptcy Department**  
**P.O. Box 814609**  
**Dallas, Texas 75381-4609**

☒ Regular monthly payment:

**Fay Servicing, LLC**  
**Bankruptcy Department**  
**P.O. Box 814609**  
**Dallas, Texas 75381-4609**

☐ Monthly cure payment:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new

bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys' fees of \$1,050.00, and costs of \$188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

Rev:8/1/15

In re:  
Denise M. Alliano  
Debtor

Case No. 21-19430-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 07, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2022:

Recip ID	Recipient Name and Address
db	+ Denise M. Alliano, 407 Lincoln Ave, Collingswood, NJ 08108-1625

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Denise M. Alliano ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Michael J. Milstead	on behalf of Creditor MEB Loan Trust IV michael@milsteadlaw.com
Phillip Andrew Raymond	on behalf of Creditor US Bank Trust National Association phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

District/off: 0312-1

User: admin

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Date Rcvd: Jul 07, 2022

Form ID: pdf903

Total Noticed: 1

Phillip Andrew Raymond

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For  
VRMTG Asset Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Steven Eisenberg

on behalf of Creditor US Bank Trust National Association bkecf@sterneisenberg.com  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For  
VRMTG Asset Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor MEB Loan Trust IV ecf@powerskirm.com

TOTAL: 11